



IN THE UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)

Warren D. Levy

Keaveney Legal Group
1000 Maplewood Drive
Suite 202
Maple Shade, NJ 08052
800-219-0939
Email: gdeangelo@keaveneylegalgroup.com
Attorney for Debtor(s)

In Re:

Shara D. Sudol

Debtor(s)

Order Filed on August 19, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No: **18-21619**

Chapter: Chapter 13

Judge: Christine M. Gravelle

Hearing Date: August 19, 2020

**CONSENT ORDER RESOLVING CREDITOR'S OBJECTION FOR DEBTOR'S
APPLICATION FOR LOSS MITIGATION**

The relief set forth on the following pages, numbered 2 and 3, is hereby **ORDERED**.

DATED: August 19, 2020

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

**Honorable Christine M. Gravelle
United States Bankruptcy Judge**

Applicant: Specialized Loan Servicing, LLC, as servicing agent for Cascade Funding Mortgage Trust 2017-1.
Applicant's Counsel: Gavin Stewart
Debtor's Counsel: Warren D. Levy
Property (Collateral): 160 Rutledge Court North, Matawan, NJ 07747

Relief Sought:

- Debtor's Motion Requesting Participation in Loss Mitigation filed on April 8, 2020.

For good cause shown, it is **ORDERED** that the Applicant's Objection to the Debtor's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of Post-Petition Arrearages:

<u>Date Received</u>	<u>DR#</u>	<u>Amount Received</u>	<u>Due Date</u>	<u>Monthly Due</u>	<u>DT</u>	<u>Arrear due</u>	<u>Paid Over/Short</u>
Regular Payments							
03/31/2020	1	\$0.00	03/31/2020			\$6,000.00	(\$6,000.00)
04/21/2020	1	\$7,420.00	04/01/2020	\$2,099.74		\$1,429.01	\$3,891.25
05/18/2020	1	\$2,099.00	05/01/2020	\$2,117.34		\$1,429.01	(\$1,447.35)
06/30/2020	1	\$0.00	06/01/2020	\$2,117.34		\$1,429.01	(\$3,546.35)
07/27/2020	1	\$0.00	07/01/2020	\$2,117.34		\$1,429.01	(\$3,546.35)
08/01/2020	1	\$0.00	08/01/2020	\$2,117.34		\$1,429.01	(\$3,546.35)
09/01/2020	1	\$0.00	09/01/2020	\$2,117.34		\$1,429.01	***

*****Debtor will make normal monthly payment of \$2,117.34 for September 1, 2020 outside of plan. Additional past due arrears of \$1,429.01 due for September 1, 2020 shall be capitalized into modified plan.**

Total Due: \$15,624.16

2. Cure for Post-Petition Arrearages:

- **\$15,624.16** in arrears shall be capitalized into the Debtor's Chapter 13 Plan, which is also being extended to 84 months pursuant to the CARES ACT. Debtor shall file a modified plan reflecting this new amount within 14 days of the entry of this order.
- Beginning on **September 1, 2020**, regular monthly payments shall resume in the amount of **\$2,117.34**, or as further defined by the terms of the Note, Mortgage, or any payment change notices.

3. Payments to the Secured Creditor shall be made to the following address:

- Payments: Specialized Loan Servicing LLC
PO Box 636007
Littleton, Colorado 80163

In the event of default:

If the Debtor(s) fails to file a Modified Chapter 13 Plan within fourteen (14) days of the entry of this order, fails to obtain a loan modification by November 30, 2020, fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

If the Debtor fails to cure the default within (30) days from the date of default, Creditor may submit an order lifting the automatic stay imposed under 11 U.S.C § 362(a) and permitting Movant to exercise any rights under the loan documents with respect to the property.

The undersigned hereby consent to the form and entry of the foregoing order.



Warren D. Levy, Esq.
Attorney for Debtor



Gavin Stewart, Esq.
Attorney for Secured Creditor

In re:
Shara D. Sudol
Debtor

Case No. 19-16596-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2020.

db +Shara D. Sudol, 160 Rutledge Court North, Matawan, NJ 07747-9723

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor Cascade Funding Mortgage Trust 2017-1

dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Gavin Stewart on behalf of Creditor Specialized Loan Servicing, LLC, as servicing agent for Cascade Funding Mortgage Trust 2017-1 bk@stewartlegalgroup.com

Julie Cascino on behalf of Creditor The Money Source jcascino@grosspolowy.com, ecfnotices@grosspolowy.com

Keri P. Ebeck on behalf of Creditor Specialized Loan Servicing, LLC, as Servicer for Cascade Funding Mortgage Trust 2017-1 kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com

Kevin Gordon McDonald on behalf of Creditor Cascade Funding Mortgage Trust 2017-1 kmcDonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Maria D. Ramos-Persaud on behalf of Creditor The Money Source mramos-persaud@grosspolowy.com, ecfnotices@grosspolowy.com

Maria D. Ramos-Persaud on behalf of Creditor The Money Source, Inc. mramos-persaud@grosspolowy.com, ecfnotices@grosspolowy.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

Warren D. Levy on behalf of Debtor Shara D. Sudol gdeangelo@keaveneylegalgroup.com, jdimaggio@keaveneylegalgroup.com; r46514@notify.bestcase.com

TOTAL: 11